"2. The system of remunerating agents. So long as they continue to be paid on commission, they will naturally rush to insure a rotten hulk, a notorious firetrap, or a man tottering with age or disease, in order to fatten their own pocket-books, whatever the result to the company. Thus the agent becomes the representative of the insured rather than of the company."

"3. Failure to require every beneficiary to have an insurable financial interest in the life, not the death, of the insured."

Under the head of life insurance, he treats of the subject child-murder, confining himself, however, to the British cases. The discussion on this topic, though almost gruelling, is particularly interesting, because of the prominence of the subject in the public eye at the present day.

In the way of correcting these abuses of an otherwise admirable institution, the author, after showing that a host of statutes cannot accomplish it, suggests:

"1. That companies by more direct supervision control the acts of their representatives, paying them salaries rather than commissions so they may be less eager to place insurance in cases where public safety requires that it should be withheld."

"2. As remedies for child-murder, to have a reduction in the sums payable on the death of children; to make an extension of the limit of age, under which no policy on the life of a child will be paid; to make a registry in case of the death of a child of the amount of insurance on its life, the British idea of publicity as a preventative of ills."

"3. As a general remedy, public opinion. Let this cogent force once be thrown on the side of the careful companies and the bogus companies will be forced out of existence. Let men and women as members of society require "insurable interest as the corner-stone of the contract" and before praying for protection from the dangers of fire and sea, make good their own prayers by removing the artificial causes of those dangers."

The book is cleverly written and logical and commends itself to all those interested in checking one of the most fertile sources of crime.

R. B. W.

THE LAW OF INTERPLEADER AS ADMINISTERED BY THE ENGLISH, IRISH, AMERICAN, CANADIAN AND AUSTRALIAN COURTS, WITH AN APPENDIX OF STATUTES. By RODERICK JAMES MACLENNAN, of Osgoode Hall, Toronto, Canada. Toronto, Canada: The Carswell Company, Limited. 1902. Pp. 464.

From one point of view this work is an exhaustive treatise on the Law of Interpleader including Interpleader in Equity and under the Statutes in practically every country of the English-speaking world. The author's idea of the way in which such

a subject should be treated in a monograph is ascertained by a glance at the contents. An introductory chapter of some twenty-two pages is devoted to the history of the main principles of Interpleader in Equity and the origin of the first Interpleader Statute and the general nature and effect of these statutes in England, the United States and the Colonies of Great Britain. In the rest of the book the writer takes up in separate chapters, what we may describe as the different stages of the proceeding from the "Applicant," who is discussed in the second chapter, to "Appeals in Interpleader Cases" discussed in the fourteenth. Thus treated, the work as a whole becomes an exhaustive digest of the Interpleader cases logically arranged. The peculiarity of the author's style is that he seldom gives the facts of a case in his text and practically never in the notes. In other words, the text is a collection of the principles of law which he believes he finds in the cases. Thus on page 134, discussing under a paragraph headed the "Degree of doubt which must exist," he makes the ordinary statement that it is not necessary for the applicant to decide at his peril either close questions of fact or nice questions of law, but it is sufficient if there be a reasonable doubt as to which claimant is entitled to payment. For this proposition some cases are cited, but neither in the text nor in the notes are the facts of any case given, and thus the reader is left to his own idea of "reasonable doubt" or is obliged to look up the cases cited. We call attention to this peculiarity of the work, not by way of criticism, but in order to illustrate the author's conception of the nature of the task which is before him and the way in which that task should be excuted. Admitting that the principle on which the book is written is a correct one, enough praise cannot be given to the conscientious and painstaking manner in which the author has collected his authorities and for the care with which it is evident that every part of the book is written. Personally we believe that a work written on the lines indicated can have but a very limited use. For a lawyer working in one jurisdiction it must serve only as a general digest in which he may find cases in other jurisdictions which he can use with advantage in his own work. But it is not a work from which the law of interpleader can be really mastered. To read a digest, no matter how well arranged, can never give the student or lawyer a grasp of the real problems of the law.

We seem to be coming to the day of the monographs on particular subjects. For instance, the cases are too numerous, the field is too wide for any one to write an exhaustive treatise on such a subject as equity. The man, however, who selects a comparatively narrow field, should, it appeals to us, do something more than create a digest no matter how excellent that digest may be. Had Mr. MacLennan, for instance, devoted ten chapters instead of one to the history of the subject, had he discussed at length the

more difficult problems, such as the questions arising out of the case of *Crawshay* v. *Thornton,* and had he traced through the leading cases the development of the principal doctrines and then stated the leading principles, instead of contenting himself with stating principles and citing cases, he would not have produced a handy general digest for ready reference, but he would have made a real contribution to legal science and enabled the lawyer or student to intelligently study the more difficult problems connected with a very interesting branch of the law.

H. A.

THE LAW OF VOID JUDICIAL SALES. By A. C. FREEMAN. Fourth Edition. St. Louis: Central Law Journal Company. 1902. Pp. 341.

Judge Freeman's work on Void Judicial Sales which was published in 1877, is so well known to the profession that in noticing the present edition it is unnecessary to call attention to the scope and execution of the work. It is sufficient to remind the reader that it is an exhaustive treatise on void execution, judicial and probate sales and the legal and equitable rights of purchasers, the constitutionality of special legislation validating void sales and authorizing involuntary sales in the absence of judicial proceedings. In this edition, which is the first since 1890, the text has been considerably enlarged and the citation of cases brought down to date. Unlike many new editions, considerable care seems to have been exercised in the selection of recent cases; so that we do not find, what is so frequently the case in new editions, that the recent citations have little or no bearing on the text. Apparently in this edition, where a recent case or line of cases did not properly belong under one of the principles pointed out in the original work, it has been made the subject of a new paragraph.

H. A.

JURISDICTION OF THE FEDERAL COURTS. A compilation of the HON. AMOS M. THAYER. Revised edition. St. Louis, Mo.: W. W. Brewer & Co.

A SYNOPSIS OF THE LAW OF CONTRACT. By HON. AMOS M. THAYER.

These two works which were published some time ago for use in Judge Thayer's courses in the St. Louis Law School, have only been recently received. The Synopsis of the Law of Contract is a collection of some 277 rules or principles arranged in logical order. Some of the principles have cases cited at the end for their support, but for a considerable portion of the